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STATE OF MONTANA

ATTORNEY GENERAL'S OFFICE
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THIRTY-FIFTH ANNUAL REPORT

of the

INDUSTRIAL ACCIDENT BOARD

For the twelve months period ending

June 30, 1950

ADMINISTRATION OF WORKMEN'S COMPENSATION ACT

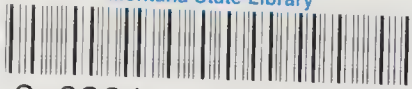
MEMBERS OF THE BOARD

WALTER P. COOMBS, Chairman JOHN J. HOLMES, State Auditor

ALFRED R. ANDERSON, COMMISSIONER
of Agriculture and Labor

WORKMEN'S COMPENSATION ACT

SAFETY INSPECTION LAWS
STATIONARY ENGINEERS' LICENSE LAWS
QUARTZ MINE INSPECTION LAWS
COAL MINE INSPECTION LAWS
BOILER INSPECTION LAWS



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LETTER OF TRANSMITTAL

Helena, Montana
October 1, 1950

To His Excellency JOHN W. BONNER
Governor of Montana

SIR:

Pursuant to the requirement of the
Workmen's Compensation Act of Montana,
we have the honor to transmit the
thirty-fifth annual report of the
Industrial Accident Board.

Respectfully,

Walter P. Coombs

CHAIRMAN

John J. Holmes

COMMISSIONER

Alfred R. Anderson

COMMISSIONER

ATTEST: W. W. Casper
Secretary

1871-1872

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Annual Report, 1950

The Workmen's Compensation Act of Montana is designed to make prompt payment of medical and hospital benefits, plus compensation, to victims of industrial accidents. The act requires a liberal construction of its provisions by the Industrial Accident Board; and the theory of the act is that it is designed to provide prompt payment of compensation without the necessity of tedious legal procedure and prolonged litigation. It is the duty of the Industrial Accident Board to see that these purposes are carried out by those operating under the Act.

In Montana, an employer is permitted to elect to operate under one of three plans of compensation -- Plan One, self-Insurance; Plan Two, Private Insurance Carriers; Plan Three, Industrial Accident Fund, a State Fund operated by the Industrial Accident Board as part of its duties.

The Industrial Accident Board is charged with responsibility for supervising the operation and administration of all three plans. All reports of accidents must be filed with the Industrial Accident Board. An individual file is set up on each accident, and medical reports relating to that accident must be filed with the Board. No final settlement may be entered into by a compensation claimant and a self-insurer or an insurance carrier without the approval of the Board. The Board has continuing jurisdiction over all awards and payments of compensation for a period of four years from the date of the award, and unless a claim is closed by compromise settlement, the claim may be reopened any time within that four year period.

Number of Firms Under Act

	<u>Plan I</u>	<u>Plan II</u>	<u>Plan III</u>	<u>All</u>
1944-45	45	1488	4017	5550
1945-46	44	1857	4384	6285
1946-47	47	2062	4921	7030
1947-48	56	2605	5251	7912
1948-49	51	3260	5407	8718
1949-50	52	3923	5543	9518

Thus, it will be observed that there has been a steady increase in the number of new firms operating under the act for the past few years.

THE UNIVERSITY OF CHICAGO

The University of Chicago is a leading center of research and learning in the liberal arts and sciences. It is a place where the best minds from around the world come to study and work together. The university is committed to the highest standards of academic excellence and to the advancement of knowledge in all fields. It is a place where the past meets the future, and where the pursuit of truth is the highest goal.

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THE UNIVERSITY OF CHICAGO

Year	Enrollment	Faculty	Students	Graduates
1900	1,000	100	1,000	100
1910	1,500	150	1,500	150
1920	2,000	200	2,000	200
1930	2,500	250	2,500	250
1940	3,000	300	3,000	300
1950	3,500	350	3,500	350

The University of Chicago is a place where the best minds from around the world come to study and work together. It is a place where the past meets the future, and where the pursuit of truth is the highest goal. The university is committed to the highest standards of academic excellence and to the advancement of knowledge in all fields.

Plan I

Some 52 firms were authorized to operate under Plan I of the Montana Workmen's Compensation Act during the last fiscal year.

Relations between the Board and the self-insurers have been excellent during the year. And, it will be noted from the table printed elsewhere in this report that self-insurers have maintained a high rate of payment of compensation.

To a conscientious employer, Plan I offers an incentive for improving safety conditions. Since, under Plan I, costs of compensation are treated as costs of doing business, the employer knows that if he can improve safety conditions, his costs, as far as compensation is concerned, will decrease. Accordingly, here in Montana, some of our self-insurers, such as the Anaconda Copper Mining Company; the J. Neils Lumber Company; Carter Oil Company; and others have enviable safety records and outstanding safety programs.

In addition, it is only fair to point out that many of the self-insurers have expended more than the law requires in payment of medical and hospital benefits to injured workers. The Board has noted this practice with approval for it demonstrates an intent to be guided by the spirit of the Workmen's Compensation Act.

Plan II

The number of employers who have elected to be bound under the private insurance plan of the Act has grown considerably, and most of the increase has been brought about through the activities of the Idaho Compensation Company; an insurance company organized in Idaho, which operates only in Idaho and Montana and which has been actively soliciting business in Montana.

The Board's relations, on the whole, with the insurance carriers have been excellent. The Board insists on prompt payment of compensation benefits, under the law, without technical interpretation and prolonged delays which tend to defeat the purpose of the compensation act. In some instances, insurance carriers, particularly those new in the field, have failed to realize their responsibility in this regard, and the Board has found it necessary to seek to remedy that situation.

It will be observed that benefits paid under Plan II of the Act to injured workers are lower than those paid under Plan I and Plan III. This indicates to the Board the need for further examination of claims under Plan II to make certain that the Workmen's Compensation Act is followed in every particular.

Plan III

Most of the statistical tables in this report have to do with Plan III, the Industrial Accident Fund.

1. The first part of the paper is devoted to a general discussion of the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β .

It is shown that for arbitrary values of the parameters α and β the system of equations (1) has solutions in the class of functions W_2^1 if and only if the conditions (2) are satisfied. In this case the solutions are unique.

2. In the second part of the paper the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β is solved. It is shown that for arbitrary values of the parameters α and β the system of equations (1) has solutions in the class of functions W_2^1 if and only if the conditions (2) are satisfied. In this case the solutions are unique.

3. In the third part of the paper the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β is solved. It is shown that for arbitrary values of the parameters α and β the system of equations (1) has solutions in the class of functions W_2^1 if and only if the conditions (2) are satisfied. In this case the solutions are unique.

4. In the fourth part of the paper the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β is solved. It is shown that for arbitrary values of the parameters α and β the system of equations (1) has solutions in the class of functions W_2^1 if and only if the conditions (2) are satisfied. In this case the solutions are unique.

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Again in 1949-1950, the Industrial Accident Fund was the largest compensation carrier in the State. The number of firms electing to be bound under Plan III continued to grow.

The Board is particularly proud of the fact that despite a substantial increase in benefits passed by the 1949 session of the Montana Legislature, premium rates under Plan III were steadily decreased. This decrease has been brought about by efficient management of the Industrial Accident Fund, and by an increase in safety activities of the Industrial Accident Board.

It will be noted that the injured workers covered under Plan III continued to receive the maximum benefits and Plan III leads all three plans in the amount of benefits received per claim. The following table speaks for itself in this regard:

Comparison of benefit payments under all three plans for the fiscal year.

	<u>Plan I</u>	<u>Plan II</u>	<u>Plan III</u>
Total Compensation Paid	\$ 531,082.34	\$ 581,496.20	\$ 889,305.05
Average per claim	\$ 552.64	\$ 492.38	\$ 711.45

Improvements in the administration of Plan III were carried out during the fiscal year 1949-50. The Board now maintains its accounts with the State Treasurer's office instead of with a Helena Bank, and our security portfolio is safeguarded by being deposited in the vault of the State Treasurer. The State Examiner was requested to make recommendations regarding the Board's procedures and numerous changes in operations have been made as a result.

The Industrial Accident Fund is in the best condition in its history. There is over \$5,500,000.00 in the fund, almost five million of which is invested in U. S. Government Bonds. The Board has set aside a compensation liability account in the amount of \$900,000.00 for the payment of compensation claims which have been filed; and the remainder of the investment fund is for reserve purposes and for the purpose of meeting any contingency that might arise.

It will be observed that during the fiscal year the surplus in the Industrial Reserve Fund, after deducting estimated liability, totalled \$4,619,118.49 as compared with \$3,891,393.25 for the preceding fiscal year, or a total increase amounting to \$727,725.24 or approximately an 19% increase. The Board takes pride in this increase which occurred despite a decrease in rates and an increase in benefits.

Employers who elect to be bound by Plan III, the Industrial Accident Fund, can rest assured that the Board has sufficient assets to

meet the payment of compensation and that there can be brought about a steady decrease in rates as long as present conditions of employment and accidents prevail.

Safety Program

During the year of 1949-50 the Industrial Accident Board has emphasized the Board's responsibility in the field of accident prevention. The Bureau of Safety was reorganized and one of the inspectors was promoted to serve as acting director of the division with administrative responsibility for seeing to it that the safety inspectors carry out their assigned duties. An additional inspector was added to the staff; and a safety training program was inaugurated in cooperation with the U. S. Department of Labor. That department sent trained instructors to Montana and our staff received a course of instruction in up-to-date accident prevention methods.

The Board determined that full and complete reports must be made by the Safety Division in all death cases as well as all cases of injury involving more than one employee, or in all cases where unusual circumstances are found. In addition, the Board has adopted the policy of holding safety hearings wherever it appears that such hearings will bring to light facts on accident prevention that must be heeded. An example of such a hearing was the one held in connection with the enforcement of Montana's Coal Mine Safety Code. Witnesses were examined in an effort to determine whether Montana's Coal Mines were in a safe condition. The Board intends to continue the practice of holding safety hearings where necessary.

Another improvement in operations is the policy of conducting on-the-spot surveys in hazardous industries to determine potential hazards. Again, in cooperation with the U. S. Department of Labor, the Industrial Accident Board made a survey of logging and lumbering hazards and this survey was made the basis of a safety campaign in that industry.

The Industrial Accident Board now belongs to the Montana Safety Council and the National Safety Council and the safety information developed by those two organizations is made available to the Board. The Chairman of the Board participated in the President's Conference on Industrial Safety. The Board believes, as a result of these activities that the accident prevention program has made strides during the year and has given indication of what might be accomplished.

Conclusions:

The Industrial Accident Board meets as a three-man board in regular meetings. All three members of the Board attend these sessions and participate in the discussions. Claimants are invited to appear before the Board and present their claims in person; and every effort is made to see that the rights of the working man and woman are protected. The Board has not hesitated to issue orders where compensation is being held up and has not hesitated to advise insurance carriers that securities on deposit with the Board will be sold to pay compensation benefits, if those benefits are not immediately forthcoming.

The Board feels that the benefits under the Workmen's Compensation Act are low and that another increase could profitably be made in order to compensate more adequately the victims of industrial accidents. In addition, the Board is of the opinion that more work should be done in the field of rehabilitation and retraining. Already, cooperative procedures have been worked out with the Bureau of Vocational Rehabilitation, and the Industrial Accident Board refers cases to that agency for rehabilitation. However, the Board believes that more work should be done in the field of physical therapy and medical rehabilitation, and that the sooner we have a rehabilitation center the sooner we will be able to take better care of our injured workers.

Compensation payments can never adequately compensate an injured worker for his loss. To do the proper job, the Industrial Accident Board should spend more time and money on rehabilitation services in order to aid the victims of accidents to return to gainful employment. An injured worker should be helped to regain his income, rather than merely to receive a cash settlement.

In addition, the Board believes that improvements in our workmen's compensation act are necessary so that more control may be exercised over Plan II settlements and awards. The Board should have the right to have an injured worker examined by a physician of the Board's choice and there should be provision made so that the insurance carrier would have to stand the expense of that examination. At the present time, the Board has no funds for this purpose; and manifest injustice is incurred in such cases.

Finally, the Board recommends that improvements in the safety program be made. At the present time, the emphasis under our law is on the collection of fees for safety inspections and safety is merely incidental. The State of Montana has sufficient interest in the health and safety of its industrial workers so that an appropriation from the general fund of the State may be made to assist the Board in its work. The Montana Safety Council recommendations that have been made from time to time on this subject give a good basis on which to start.

Workmen's Compensation legislation is social legislation designed to aid the victims of industrial accidents. It should not be made the vehicle of private profit; nor should the victims of industrial accidents have to sue to recover what is theirs. The Workmen's Compensation Act in Montana is a study in progressive interpretation, both on the part of the Board and on the part of the Courts. The Board has an obligation to see to it that the law is interpreted liberally on behalf of the injured worker and with that proposition the present Industrial Accident Board is in full accord.

The first point is that the committee has been set up to investigate the situation in the north of Ireland. It is a very important matter and one which has caused much concern in the past. The committee will be made up of representatives from both sides of the community and will be given the task of investigating the situation and reporting back to the government. It is hoped that this will lead to a more peaceful and stable situation in the north of Ireland.

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PLAN III
INDUSTRIAL ACCIDENT FUND -- FINANCIAL STATEMENT

June 30, 1950

ASSETS:

Industrial Accident Fund	\$	595,910.81	
Less Outstanding Warrants		<u>31,357.31</u>	
Total Cash In Treasury			\$ 564,553.50
Reserve Fund Investments	\$	4,951,454.15	
Industrial Reserve F. H. A. Loans		455.51	
Registered Warrants		384.53	
Defaulted Bonds		<u>2,270.80</u>	
Total Investments			\$ <u>4,954,564.99</u>
Total Cash and Invested Funds			\$ <u>5,519,118.49</u>

LIABILITIES:

Premium Income	\$	27,274,605.95	
Recoveries from Judgments		<u>92,463.88</u>	
			\$ 27,367,069.83
Less Compensation Paid	\$	23,166,802.74	
Less Refunds		1,366.54	
Less Exchange Paid		<u>10.40</u>	
			<u>23,168,179.68</u>
Net Premium Income			\$ 4,198,890.15
Initial Deposits			218,729.82
Special Deposits			7,135.84
Interest Earned	\$	1,089,000.95	
Discount Earned		1,751.75	
Discount Accumulated		<u>3,609.98</u>	
Total Earnings			\$ <u>1,094,362.68</u>
Total Net Income			\$ <u>5,519,118.49</u>
Total fixed and estimated liability due to deaths and claims for temporary disability and total and permanent partial disability			\$ <u>900,000.00</u>
Surplus in Industrial Reserve Fund for any contingency			\$ <u>4,619,118.49</u>

THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY

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STATISTICAL STATEMENT FOR YEAR ENDING JUNE 30, 1950

	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>ALL PLANS</u>
Number Employers Under Act June 30, 1950	52	3,923	5,543	9,518
Number Fatal Accidents Year Ending June 30, 1950	23	24	29	76
Number Permanent Total Accidents Year Ending June 30, 1950	4	5	1	10
Number Permanent Partial Accidents Year Ending June 30, 1950	174	194	175	543
Number Temporary Total Accidents Year Ending June 30, 1950	<u>1,548</u>	<u>6,892</u>	<u>7,531</u>	<u>15,971</u>
Total Number Accidents	<u>1,749</u>	<u>7,115</u>	<u>7,736</u>	<u>16,600</u>
Number Accidents No Compensation Paid	<u>788</u>	<u>5,934</u>	<u>6,486</u>	<u>13,208</u>
Disbursed for Funeral Expenses	\$ 6,631.99	\$ 4,500.00	\$ 5,390.50	\$ 16,522.49
Disbursed for Medical Expenses	16,107.24	156,713.48	170,865.56	343,686.28
Disbursed for Hospital Expenses	15,702.08	68,501.60	97,300.98	181,504.66
Disbursed for Fatal Accidents	92,548.46	73,900.96	149,136.24	315,585.66
Disbursed for Permanent Total Disability	22,270.18	15,607.84	37,241.51	75,119.53
Disbursed for Permanent Partial Disability	190,160.00	256,557.47	449,394.44	896,111.91
Disbursed for Temporary Total Disability	226,103.70	235,339.93	248,273.35	709,716.98
Disbursed for Temporary Partial Disability			5,359.51	5,359.51
Disbursed for Hearings, Proceedings, and Medical Examinations			<u>28,481.29</u>	<u>28,481.29</u>
Total	\$ 569,523.65	\$ 811,121.28	\$ 1,191,443.38	\$ 2,572,088.31

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STATISTICAL STATEMENT FOR THIRTY-FIVE YEAR PERIOD ENDING JUNE 30, 1950

	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>ALL PLANS</u>
Number Fatal Accidents	1,627	374	1,059	3,060
Number Permanent Total Accidents	138	36	124	298
Number Permanent Partial Accidents	3,001	1,337	3,575	7,913
Number Temporary Total Accidents	<u>76,758</u>	<u>85,010</u>	<u>147,677</u>	<u>309,445</u>
Total Number Accidents Reported	<u>81,524</u>	<u>86,757</u>	<u>152,435</u>	<u>320,716</u>
Number Accidents No Compensation Paid	<u>44,818</u>	<u>69,616</u>	<u>112,464</u>	<u>226,898</u>
Disbursed for Funeral Expenses	\$ 178,240.46	\$ 39,559.44	\$ 154,025.06	\$ 371,824.96
Disbursed for Medical Expenses	225,911.67	1,504,812.54	3,364,545.85	5,095,270.06
Disbursed for Hospital Expenses	116,422.71	514,373.67	1,334,500.40	1,965,296.78
Disbursed for Fatal Accidents	4,378,554.83	939,208.05	3,600,666.92	8,918,429.80
Disbursed for Permanent Total Disability	444,948.45	122,499.90	739,370.43	1,306,818.78
Disbursed for Permanent Partial Disability	2,887,953.01	1,204,909.89	7,706,508.51	11,799,371.41
Disbursed for Temporary Total Disability	8,037,485.13	2,838,122.05	5,921,978.09	16,797,585.27
Disbursed for Temporary Partial Disability			72,848.21	72,848.21
Disbursed for Hearings, Proceedings and Examinations			<u>272,525.62</u>	<u>272,525.62</u>
Totals	\$ 16,269,516.26	\$ 7,163,485.54	\$ 23,166,969.09	\$ 46,599,970.89

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PREMIUM INCOME FOR EACH FISCAL YEAR

1931-1950

June 30, 1931	370,750.72
June 30, 1932	328,498.80
June 30, 1933	336,662.81
June 30, 1934	512,292.02
June 30, 1935	920,485.30
June 30, 1936	1,005,779.17
June 30, 1937	1,206,931.11
June 30, 1938	1,258,643.67
June 30, 1939	1,082,587.32
June 30, 1940	1,241,569.01
June 30, 1941	1,265,072.17
June 30, 1942	1,410,694.61
June 30, 1943	1,499,757.23
June 30, 1944	1,576,705.31
June 30, 1945	1,600,681.99
June 30, 1946	1,570,817.12
June 30, 1947	1,797,236.47
June 30, 1948	1,831,813.07
June 30, 1949	1,668,199.90
June 30, 1950	1,612,628.17

RE-CAP OF FATAL ACCIDENTS SHOWING DIRECT OR INDIRECT CAUSE

	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>
FALL OF GROUND	7	5	2
FALLING LOG OR POLE	1	3	4
FALLING MACHINERY	1	1	
FALL BENEATH TRAIN	2	1	
FALL FROM MACHINERY	3	1	5
FALL FROM HORSE		1	1
FALL IN LOG JAM	1		1
ELECTRIC SHOCK	4	2	2
CAUGHT IN MACHINE	1	1	
GASSED (Monoxide, smoke, etc.)	1		1
AUTO ACCIDENT		5	6
FREEZING			1
DROWNING			1
EXPLOSION		1	
STRANGULATED HERNIA		2	
HEART DISEASE	2	1	4
SCLEROSIS OF SPINE			1
TOTAL	23	24	29

FATAL CASES UPON WHICH NO COMPENSATION WAS PAID

4	8	4
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THE JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION PUBLISHED WEEKLY

DATE	VOLUME	NUMBER	PAGE
1914	51	1	1
1914	51	2	1
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1914	51	29	1
1914	51	30	1
1914	51	31	1
1914	51	32	1
1914	51	33	1
1914	51	34	1
1914	51	35	1
1914	51	36	1
1914	51	37	1
1914	51	38	1
1914	51	39	1
1914	51	40	1
1914	51	41	1
1914	51	42	1
1914	51	43	1
1914	51	44	1
1914	51	45	1
1914	51	46	1
1914	51	47	1
1914	51	48	1
1914	51	49	1
1914	51	50	1

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COMPARISON OF FATAL ACCIDENTS OVER LAST FIVE FISCAL YEARS

<u>YEAR</u>	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>TOTALS</u>
31st Year	14	10	20	44
32nd Year	24	16	28	68
33rd Year	14	7	25	46
34th Year	22	26	35	83
35th Year	23	24	29	76

COMPARISON OF NEW FIRMS OVER LAST FIVE FISCAL YEARS
(Net increase each year over previous year)

31st Year	-1	369	367	735
32nd Year	3	205	537	745
33rd Year	9	543	330	882
34th Year	-5	655	156	806
35th Year	1	663	136	800
Total New Firms	7	2,435	1,526	3,968

Table 1. Summary of the data for the first part of the study.

The data were collected from 100 subjects who were randomly selected from a population of 1000 subjects.

Subject ID	Age	Gender	Height (cm)	Weight (kg)	Heart Rate (b/min)	Blood Pressure (mmHg)
1	25	Male	175	75	72	120/80
2	26	Female	165	65	68	115/75
3	27	Male	180	80	75	125/85
4	28	Female	170	70	70	120/80
5	29	Male	185	85	78	130/90
6	30	Female	175	75	72	120/80
7	31	Male	190	90	80	135/95
8	32	Female	180	80	75	125/85
9	33	Male	195	95	82	140/100
10	34	Female	185	85	78	130/90

Table 2. Summary of the data for the second part of the study.

The data were collected from 100 subjects who were randomly selected from a population of 1000 subjects.

The data were collected from 100 subjects who were randomly selected from a population of 1000 subjects.

Subject ID	Age	Gender	Height (cm)	Weight (kg)	Heart Rate (b/min)	Blood Pressure (mmHg)
11	35	Male	200	100	85	150/110
12	36	Female	190	90	80	140/100
13	37	Male	205	105	88	155/115
14	38	Female	195	95	82	145/105
15	39	Male	210	110	90	160/120
16	40	Female	200	100	85	150/110
17	41	Male	215	115	92	165/125
18	42	Female	205	105	88	155/115
19	43	Male	220	120	95	170/130
20	44	Female	210	110	90	160/120

TYPE OF ACCIDENTS MOST FREQUENTLY REPORTED

LACERATIONS	4,499
SPRAINS	3,532
CONTUSIONS	3,371
EYE INJURIES	2,077
FRACTURES	1,233

INDUSTRIES MOST FREQUENTLY REPORTING ACCIDENTS

CONTRACTORS	(Code 1700)	1,590
GARAGES	(Code 308)	1,529
LUMBERING	(Code 1609)	1,262
FARM LABOR	(Code 1209)	870
MINING	(Code 1809)	847

TABLE 1. SUMMARY OF DATA FOR THE FIRST TWO YEARS

1954	1955	1956
1957	1958	1959
1960	1961	1962
1963	1964	1965
1966	1967	1968

TABLE 2. SUMMARY OF DATA FOR THE LAST TWO YEARS

1969	1970	1971
1972	1973	1974
1975	1976	1977
1978	1979	1980
1981	1982	1983

CLAIMS FILED WITH INDIVIDUAL INSURANCE COMPANIES

FISCAL YEAR 1949 - 1950

Aetna Casualty and Surety Company	72
American Casualty Company	36
American Guaranty and Liability Insurance Company	1
American Mutual Liability Insurance Company	12
American Surety Company of New York	4
Anchor Casualty Company	12
Associated Indemnity Company	7
Century Indemnity Company	0
Consolidated Underwriters	0
Continental Casualty Company	3
Eagle Indemnity Company	0
Employers Liability Assurance Corporation, Ltd.	14
Employers Mutual Liability Insurance Company	40
Fidelity and Casualty Company of New York	12
Fireman's Fund Indemnity Company	27
General Casualty Company of America	7
Globe Indemnity Company	0
Great American Indemnity Company of New York	13
Hartford Accident and Indemnity Company	38
Idaho Compensation Company	582
Indemnity Insurance Company of North America	3
Iowa Mutual Casualty Company	1
Liberty Mutual Insurance Company	18
London Guarantee and Accident Company	16
Lumbermens Mutual Casualty Company	17
Maryland Casualty Company	22
Metropolitan Casualty Company of New York	0
National Automobile Casualty Insurance Company	8
New Amsterdam Casualty Company of New York	5
Pacific Employers Insurance Company	13
Royal Indemnity Company	18
St. Paul Mercury Indemnity Company	11
Standard Accident Insurance Company	33
Transport Insurance Company	1
The Travelers Insurance Company	56
Truck Insurance Exchange	9
United Pacific Insurance Company	12
United States Fidelity & Guaranty Company	57
Western National Indemnity Company	0
Zurich General Accident and Liability Company	1

TOTAL CLAIMS FILED

1,181

HEARINGS

July 1, 1949 through June 30, 1950

Industrial Accident Fund	31
Aetna Casualty and Surety Company	4
American Casualty Company	1
Anchor Casualty Company	1
American Mutual Liability Insurance Company	4
Employers Mutual Liability Insurance Company	2
Fireman's Fund Indemnity Company	3
Great American Indemnity Company of New York	1
Idaho Compensation Company	18
Liberty Mutual Insurance Company	2
London Guarantee and Accident Company	1
Lumbermens Mutual Casualty Company	2
Maryland Casualty Company	2
National Automobile and Casualty Company	2
Pacific Employers Insurance Company	1
St. Paul Mercury Indemnity Company	2
The Travelers Insurance Company	5
United States Fidelity & Guaranty Company	5
Anaconda Copper Mining Company	22
Anaconda Copper Mining Company Lumber Department	1
American Smelting and Refining Company	2
Carter Oil Company	1
Holly Sugar Corporation	2
Ideal Cement Company	1
International Harvester Company	1
Nike Horse Mining and Milling Company	3
Montana Power Company	3
Northland Greyhound Lines, Incorporated	1
Republic Coal Company	2
Somers Lumber Company	
(Division of Glacier Park Company)	2
Outside Cases	1
TOTAL	129

This table gives only formal hearings. There were many informal hearings held.

100

100

100

100

100

100

100

100

100

100

SAFETY INSPECTION DEPARTMENT

The work of making safety inspections of places of employment in hazardous occupations, including metal mines, coal mines and boilers has been carried on during the fiscal year by the following persons:

Boiler Inspectors:

C. A. Johnson
Pat Whalen

Safety Inspectors:

John J. Tomcheck
Chas. O. Grimes
Albert S. Adair

Quartz Mine Inspectors:

Carlos Hieber
Dennis Murphy
Tom Haney

Coal Mine Inspector:

Edward Davies

The following table shows the result of the Inspectors' work.

WORK OF SAFETY BUREAU FOR YEAR 1949-1950
(Fiscal Year July 1, 1949 to June 30, 1950)

<u>Inspectors</u>	<u>Months Worked</u>	<u>Licenses Issued</u>	<u>Boilers Inspected</u>	<u>Safety Inspections</u>
C. A. Johnson	12	345	1,036	
Pat Whalen	12	536	1,223	
Edward Davies	12			95
Carlos Hieber	12			29
Dennis Murphy	10			19
Albert S. Adair	10			977
John J. Tomcheck	12			1,069
Chas. O. Grimes	1			1
Tom Haney	2			0
Office	12	2,024	2,259	
		<u>2,905</u>	<u>2,259</u>	<u>2,190</u>

SAFETY DIVISION PROGRESS

19 more licenses written than a year ago
56 more boilers inspected than a year ago
285 more safety inspections than a year ago
\$5,598.72 more fees collected than a year ago
Total Cash Collected \$35,884.44

CONFIDENTIAL - SECURITY INFORMATION

Reference is made to the report of the [redacted] dated [redacted] and the report of the [redacted] dated [redacted].

The [redacted] has been [redacted] and the [redacted] has been [redacted]. The [redacted] has been [redacted] and the [redacted] has been [redacted].

The [redacted] has been [redacted] and the [redacted] has been [redacted]. The [redacted] has been [redacted] and the [redacted] has been [redacted].

The [redacted] has been [redacted] and the [redacted] has been [redacted]. The [redacted] has been [redacted] and the [redacted] has been [redacted].

The [redacted] has been [redacted] and the [redacted] has been [redacted]. The [redacted] has been [redacted] and the [redacted] has been [redacted].

SAFETY DIRECTOR'S REPORT

October 1, 1950

Industrial Accident Board,
Helena, Montana.

Gentlemen:

Herewith is submitted my report for the fiscal year ending June 30, 1950.

MINE INSPECTIONS

During the past year I have continued the inspection of mines throughout the State. Of the 32 mines inspected in 1949, about one half of that number were not in operation in 1950. Butte continues to lead in mining activity.

FATAL ACCIDENTS

There were no fatalities in Quartz mines outside of the Butte district during the past year.

ACCIDENT PREVENTION

As Acting Safety Director, I have made numerous trips to both the Hungry Horse and the Canyon Ferry Dams now under construction in Montana. As both of these projects are under the supervision of the Bureau of Reclamation, we cooperate with the Bureau of Reclamation Safety Engineers in accident prevention as much as possible as they are on the job all the time. The prime contractors at Hungry Horse also have a full time Safety Engineer but despite their efforts two fatalities occurred at Hungry Horse and one at Canyon Ferry this summer.

UNUSUAL FATAL ACCIDENTS

During the past year I have made investigations of, and written reports on a series of fatalities occurring in the several branches of industry. They all follow a certain pattern in that they were called unusual in the place where they occurred. All could have been prevented if the proper training in safety could have been acquired by these men and the unusual or unexpected, anticipated.

SAFETY PROGRESS

While progress has been made in the field of safety during the past year, there yet remains much to be accomplished in preventing unnecessary death and injury to workmen. We are doing all possible with our limited resources and I hope that in time the Bureau of Safety will be expanded so as to render a much greater service in the field of accident prevention.

Respectfully submitted,

Carlos Hieber,
Acting Safety Director

THE UNIVERSITY OF CHICAGO

1900-1901

THE UNIVERSITY OF CHICAGO
CHICAGO, ILL.

1900-1901

THE UNIVERSITY OF CHICAGO
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QUARTZ MINE INSPECTOR'S REPORT

October 1, 1950

Industrial Accident Board,
Helena, Montana.

Gentlemen:

In the fiscal year ending June 30, 1950, there were eight fatalities caused by men working in Butte Mines for the Anaconda Copper Mining Company.

I took the State Quartz Mine Inspector's position May 1, 1950. There were just two fatal accidents while I held this position, one May 16, 1950, one June 23, 1950, and six before I took the position.

This is the same number as 1949. However, mining operations have increased. I still feel that this rate is too high and could be cut down considerably through proper supervision and education of the worker in safety first.

The fatal accidents were caused by:

Hoisting Rock . . .	2
Fall of Ground . . .	5
Fall in Manway . . .	1

Total	8
-------	---

Respectfully submitted,

Tom Haney,
State Quartz Mine Inspector

The First of the Year

1901

My dear Mr. [Name]

Dear Sir,

I have the pleasure to inform you that the first of the year has been a successful one for the [Company Name].

The sales have been very good, and the profits are also satisfactory. I am sure that the future will be even more successful.

I am very pleased to hear that you are well, and I hope that you will continue to be so for many years to come.

Yours faithfully,

[Signature]

[Name]

[Address]

Very truly yours,

[Signature]

[Name]

The following is a brief statement of each of the fatal accidents, which occurred in the mines and shops of the Anaconda Copper Mining Company during the fiscal year, July 1, 1949 to June 30, 1950, inclusive:

John Burke, age 32, married with three minor children, residing at 1913 Stewart Street, Butte, died in St. James Hospital July 22, 1949, from injuries received July 21st when he fell from the 4200 Skip Pocket lower platform into the ore skip at the Mountain Con Mine.

David G. Gunter, age 31, married with three children, residing at 6 O'Neill Street, Butte, was killed by fall of ground in A1004 Raise at the Anselmo Mine on August 24, 1949.

Anton Zugel, age 60, residing at 505 East Mercury, Butte, and survived by his wife and one child, residing in Yugoslavia, was killed by fall of ground in A-4208-B-23W in the Mountain Con Mine on September 27, 1949.

Roy D. Ransom, age 60, married and residing at 1941 Grand Avenue, Butte, was fatally injured by fall of ground in B1541 IDW at the Anselmo Mine on October 6, 1949.

Pat McLaughlin, age 60, single and residing at 360 East Broadway, Butte, died at St. James Hospital on October 15, 1949, as a result of injuries received when he fell in A1483-50W stope manway at the Emma Mine on October 12, 1949.

John Govednik, age 39, married and residing at 336 Watson Avenue, Butte, was fatally injured on February 22, 1950, while loading rock at the 3200 Skip Pocket of the Belmont Mine. He died approximately one-half hour later while receiving treatment at St. James Hospital.

Carl B. Olson, age 54, widower and residing at 367 East Granite Street, Butte, was killed by fall of ground on the 3100 Station of the Leonard Mine on May 16, 1950.

J. F. Schoonover, age 50, married with two children and residing at the Bonner Block, Butte, died at St. James Hospital July 27, 1950, as a result of injuries received in a falling ground accident in D1277 Raise at the Emma Mine on June 23, 1950.

COAL MINE INSPECTOR'S REPORT

October 1, 1950

Industrial Accident Board,
Helena, Montana.

Gentlemen:

In accordance with the requirements of the State Coal Mining Code I herewith submit my report as State Coal Mine Inspector for the fiscal year ending June 30, 1950.

GENERAL CONDITIONS

The tonnage produced shows a decrease of approximately 20 percent, and was largely due to work stoppages, and the number of men employed in the industry shows a slight increase. The value of the coal sold at the mine shows a decrease of twenty per cent.

MINE INSPECTIONS

The mines in Carbon, Musselshell, and Cascade counties are inspected quarterly, while the small wagon mines that operate only during the winter months are inspected once a year. In addition to state inspections the mines are inspected by Federal mine inspectors, two of whom are headquartered in Billings. In addition, the mines that operate under leases from the Federal Government are inspected by the Geologic Survey inspectors of the Department of Interior. Also, the mines, the operators of which have contracts with the United Mine Workers, are inspected by mine safety committees. At some of these mines, members of the mine committees accompany the state and federal inspectors when they make their inspections. It is correct to say that these safety agencies work in cooperation with mine managers in the interest of greater safety in the coal mines of the State.

Modern safety devices are provided in our mechanized mines that produce the bulk of the tonnage and in the year 1949 there were no fatal accidents in any of these mines.

During the fiscal year ending June 30th of the current year, there was one fatality in a mechanized mine, and one fatality in a wagon mine. Both were due to falls of roof at the working face. One of the victims was a miner and the other was a mine supervisor. The latter was directing operations, the timbering of abnormal roof, when the accident occurred. He misjudged the abnormal roof area, and with fatal consequences. The miner was killed by a fall of roof that contained concealed slips. He was loading a car of coal at the time.

General Principles of the Law

Chapter 1: Introduction

Section 1.1: The Law and Society

1.1.1: The Law as a Social Construct

1.1.2: The Law as a Moral Standard

The law is a social construct that is created by society and is used to regulate behavior. It is a moral standard that is used to judge the actions of individuals and groups. The law is a dynamic system that evolves over time and is influenced by social, economic, and political factors.

Section 1.2: The Law and the Individual

The law is a system of rules that govern the behavior of individuals and groups. It is a moral standard that is used to judge the actions of individuals and groups. The law is a dynamic system that evolves over time and is influenced by social, economic, and political factors.

Section 1.3: The Law and the State

The law is a system of rules that govern the behavior of individuals and groups. It is a moral standard that is used to judge the actions of individuals and groups. The law is a dynamic system that evolves over time and is influenced by social, economic, and political factors. The law is a system of rules that govern the behavior of individuals and groups. It is a moral standard that is used to judge the actions of individuals and groups. The law is a dynamic system that evolves over time and is influenced by social, economic, and political factors.

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MINE INSPECTOR'S REPORT-CONTINUED

Falls of roof at the working face account for more than fifty per cent of the accidents that occur in coal mines in all coal producing states in the Nation, and it is agreed that systematic timbering, regardless of the nature of the roof, is the best means to reduce the number.

DATA OF THE INDUSTRY

Number of mines reporting	34
Number of tons of coal produced.....	2,507,334
Average number of days worked, chief producers ...	172
Value of coal at mines	\$5,058,448.00
Pounds of dynamite used	1,838,180
Pounds of permissible powder used	182,088
Pounds of Black Pellet powder used	34,965
Tonnage mined by machine (estimated).....	98%
Tonnage mined by hand	2%
Number of men employed	836
Number of fatal accidents	2
Accident rate per thousand men employed	2.4

MINING EXAMINATIONS

Four candidates appeared for examination in Great Falls, June 19th, 20th and 21st and the four (4) after successfully passing the examination received state mine foreman certificates. The names of the successful candidates, the grades which they received, and their examination papers with the tally sheets have been placed on file with the Industrial Accident Board.

ACKNOWLEDGEMENT

For assistance and advice received from the members of the Industrial Accident Board, I express my thanks and appreciation.

Respectfully submitted,

Edward Davies,
State Coal Mine Inspector

1. The first part of the document is a list of names and titles, including "The Hon. Mr. Justice" and "The Hon. Mr. Justice".

1. The first of these is the fact that the Commission has not yet received any information from the Government of the United States regarding the activities of the Committee for the Liberation of the People of the East (CLPE) in the United States. The Commission is therefore unable to determine whether the CLPE is a legitimate organization or a subversive one.

[Faint, illegible handwritten notes]

[Faint, illegible handwritten notes]

... ..

[illegible]

1950-1951

2. The following information is for your information only. It is not to be used for any other purpose.

A politician
State office
- given on his hip.